

## Program Aids Home Buyers

Assemblyman John W. Hasper has announced that the State of New York Mortgage Agency (SONYMA) is increasing the opportunity for area residents to achieve the American dream of owning a home.

Hasper explained that as part of its affordable housing program, SONYMA is making available low-interest loans to first-time home buyers. The new "Modest Means Home Buyers Program" will provide a total of \$10 million in four percent mortgage money to qualifying first-time home buyers with low and modest incomes.

The program is especially designed for people who have been essentially "locked out" of the housing market because of their modest income levels, Hasper said. "The loans will be available on a first-come, first-served basis. There are no deadlines, but this demonstration program will end when funds are exhausted," the lawmaker explained.

Because this is a special program designed to help low and modest income individuals and families, Hasper pointed out that several criteria must be met by applicants. Included are:

All applicants must be first-time home buyers.

All applicants must be credit worthy, have a steady job, pay bills on time and generally meet the normal credit standards for mortgage loans. An applicant's credit history must be sound.

Only existing homes qualify—the home chosen must have been previously occupied.

Applicants must be able to prove that their income does not exceed the special maximums outlined in a chart. The total income of all adults (20 years and older at time of application) who will occupy the home must not exceed these income limits.

Parttime incomes of all adults in the household must be included.

Eligibility will be based on current income and tax returns from the previous three years. Both the applicant's current income, as well as their income for each of the last three years must be below the special maximums.

Applicants must occupy the home within 60 days of closing the mortgage and it must be the applicant's principal residence.



**RURAL QUIET** — C & R Farms, owned by Charles and Robin Potter of Ossian is seen in this view taken recently on old Ossian Hill Road looking east. The scene is warm now but promises of change are in the offing in a few weeks.

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BY EDWARD C. BALTHASAR  
VETERAN COUNSELOR

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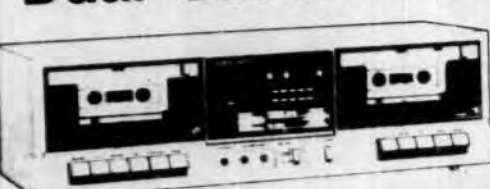
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